

## ABSTRACT OF THE DISCLOSURE

Methods, systems, and articles of manufacture for providing advantage credit card products to customers is disclosed. A financial account provider may provide a consumer with a financial account that may be used for purchase transactions with vendors. Additionally, the financial account provider may allow the consumer to select a vendor to be associated with the financial account. Thereafter, the financial account provider may charge fees to the financial account for purchase transactions with the selected vendor based on advantage account parameters. Furthermore, fees may be charged to the financial account by the financial account provider for purchase transactions with other vendors based on standard account parameters. The one or more advantage account parameters may include terms that are more favorable to the consumer than terms associated with standard account parameters. For instance, the advantage account parameters may include an interest rate that is lower than an interest rate included with the standard account parameters.